

CLAIMS

What is claimed is:

- 1 1. A merchant terminal comprising:
2 a scanner for scanning a personal identification document corresponding to a
3 customer requesting a point-of-sale transaction; and
4 logic configured to identify customer data from a scanned image of the personal
5 identification document.
- 1 2. The merchant terminal of claim 1, further comprising at least one template
2 corresponding to at least one type of personal identification document.
- 1 3. The merchant terminal of claim 2, wherein the at least one type of
2 personal identification document comprises one of a driver's license, personal
3 identification card, and a passport.
- 1 4. The merchant terminal of claim 1, wherein the scanner comprises a
2 templated scanner configured to automatically determine the type of personal
3 identification document being scanned.
- 1 5. The merchant terminal of claim 1, wherein the logic configured to identify
2 customer data from the scanned image comprises software stored in memory and
3 executed by a processor.

1 6. The merchant terminal of claim 1, wherein the logic configured to identify
2 customer data from the scanned image comprises an optical character recognition (OCR)
3 engine.

1 7. The merchant terminal of claim 6, wherein the OCR engine is configured
2 to generate a text file containing text from the personal information document.

1 8. The merchant terminal of claim 7, further comprising logic configured to
2 generate customer data based on a comparison of the text file to a document template
3 corresponding to the personal identification document.

1 9. The merchant terminal of claim 1, further comprising logic configured to
2 process the point-of-sale transaction using the customer data.

1 10. The merchant terminal of claim 9, wherein the point-of-sale transaction
2 comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid card
3 acceptance, a credit card acceptance, a debit card acceptance, a card-to-card transaction,
4 and a bill payment.

1 11. The merchant terminal of claim 1, further comprising logic configured to
2 identify at least one scanning error in the customer data.

1 12. The merchant terminal of claim 11, wherein the scanning error comprises
2 an optical character recognition error.

1 13. The merchant terminal of claim 11, further comprising logic configured to
2 enable a user to manually input new customer data to correct the at least one scanning
3 error.

1 14. The merchant terminal of claim 1, further comprising logic configured to
2 validate the customer data.

1 15. A method of processing a point-of-sale transaction at a merchant terminal,
2 the method comprising:
3 scanning a personal identification document corresponding to a customer
4 requesting a financial service at a merchant terminal;
5 generating a scanned image of the personal identification document;
6 identifying character data in the scanned image; and
7 comparing the character data to a document template corresponding to the
8 personal identification document to generate customer data.

1 16. The method of claim 15, wherein the generating a scanned image
2 comprises performing an optical character recognition algorithm.

1 17. The method of claim 15, further comprising automatically determining a
2 type of document of which the personal identification document comprises.

1 18. The method of claim 17, wherein the automatically determining the type
2 of document comprises comparing the scanned image to a document template.

1 19. The method of claim 15, wherein the financial service comprises at least
2 one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid card acceptance, a
3 credit card acceptance, a debit card acceptance, a card-to-card transaction, and a bill
4 payment.

1 20. The method of claim 15, further comprising identifying at least one
2 scanning error and enabling a user to manually input new customer data to correct the at
3 least one scanning error.

1 21. A method implemented by a merchant terminal, the method comprising:
2 scanning a personal identification document corresponding to a customer; and
3 generating customer data from a scanned image of the personal identification
4 document.

1 22. A financial services system comprising:
 2 a scanner configured to generate a digital image of a customer's personal
 3 identification document;
 4 an optical character recognition (OCR) engine for converting the digital image
 5 into a text file; and
 6 logic configured to generate customer data associated with the text file by
 7 comparing the text file to a document template of the personal identification document.

1 23. The financial services system of claim 22, further comprising a validation
 2 module configured to determine at least one OCR error.

1 24. The financial services system of claim 23, wherein the validation module
 2 is further configured to prompt a user to input new customer data corresponding to the at
 3 least one OCR error.

1 25. A point-of-sale merchant terminal comprising:
 2 means for scanning a customer's personal identification document; and
 3 means for identifying customer data from the scanned image of the personal
 4 identification document.

1 26. The point-of-sale merchant terminal of claim 25, further comprising
 2 means for providing a financial service based on the identified customer data.